

No. 240

ABSTRACT OF REPORTS
OF CONDITION OF

MONTANA

State Banks
and
Trust Companies

•

National Banks

•

June 30, 1989

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Aggregate Resources and Liabilities of (112) State Banks and (4) Trust Companies, June 30, 1989, Compared with Report of (112) State Banks and (4) Trust Companies, June 30, 1988

Figures In Thousands

| RESOURCES | June 30, 1989 | June 30, 1988 | Decrease-Increase+ |
|----------------------------------|---------------|---------------|--------------------|
| Cash and Banks | \$ 237,210 | \$ 253,695 | \$ 16,485- |
| Securities | 999,461 | 972,547 | 26,914+ |
| Funds Sold | 197,331 | 176,354 | 20,977+ |
| Loans, Discounts & Leases | 1,643,560* | 1,599,349* | 44,211+ |
| Assets Held in Trd. Acnts. | 148 | | 148+ |
| Premises, F&F | 49,299 | 50,269 | 970- |
| Other Real Estate | 24,399 | 25,644 | 1,245- |
| Other Assets | 76,424 | 72,926 | 3,498+ |
| Deferred Losses | 1,177 | 1,504 | 327- |
| | \$3,229,009 | \$3,152,288 | \$ 76,721+ |
| | | | |
| LIABILITIES | | | |
| Total Deposits | \$2,814,011 | \$2,784,629 | \$ 29,382+ |
| | | | |
| Funds Purchased | 42,548 | 28,402 | 14,146+ |
| Other Borrowed Funds | 31,686 | 21,428 | 10,258+ |
| Mortgages & Leases | 3,529 | 3,259 | 270+ |
| Other Liabilities | 36,502 | 29,381 | 7,121+ |
| Total Liabilities | \$2,928,276 | \$2,867,099 | \$ 61,177+ |
| | | | |
| Sub. Notes & Debentures | 174 | 918 | 744- |
| Common Stock | 74,249 | 74,474 | 225- |
| Surplus | 126,195 | 122,341 | 3,854+ |
| Undivided Prof. & Cap. Res. | 98,938 | 85,952 | 12,986+ |
| Deferred Losses | 1,177 | 1,504 | 327- |
| | \$3,229,009 | \$3,152,288 | \$ 76,721+ |
| | | | |
| *After deduction of | | | |
| Loan Reserves | \$ 29,845 | \$ 29,560 | \$ 285+ |

Aggregate Resources and Liabilities of (57) National Banks in Montana, June 30, 1989, Compared With Report of (57) National Banks in Montana, June 30, 1988**

Figures In Thousands

| RESOURCES | June 30, 1989 | June 30, 1988 | Decrease-Increase+ |
|----------------------------------|---------------|---------------|--------------------|
| Cash and Banks | \$ 239,489 | \$ 250,996 | \$ 11,507- |
| Securities | 797,956 | 873,965 | 76,009- |
| Funds Sold | 677,558 | 768,278 | 90,720- |
| Loans, Discounts & Leases | 1,747,226* | 1,804,153* | 56,927- |
| Assets Held in Trd. Acnts. | 1,039 | | 1,039+ |
| Premises, F&F | 57,811 | 60,079 | 2,268- |
| Other Real Estate | 15,738 | 17,821 | 2,083- |
| Other Assets | 59,724 | 82,867 | 23,143- |
| Deferred Losses | 1,773 | 342 | 1,431+ |
| | \$3,598,314 | \$3,858,501 | \$260,187- |
| | | | |
| LIABILITIES | | | |
| Total Deposits | \$3,059,505 | \$3,273,188 | \$213,683- |
| | | | |
| Funds Purchased | 170,916 | 219,882 | 48,966- |
| Demand Notes | 17,887 | 21,220 | 3,333- |
| Other Borrowed Funds | 34,895 | 25,054 | 9,841+ |
| Mortgages & Leases | 6,573 | 7,172 | 599- |
| Other Liabilities | 56,100 | 48,905 | 7,195+ |
| Total Liabilities | \$3,345,876 | \$3,595,421 | \$249,545- |
| | | | |
| Sub. Notes & Debentures | 15,923 | 9,955 | 5,968+ |
| Preferred Stock | 5,500 | 5,500 | |
| Common Stock | 88,087 | 88,338 | 251- |
| Surplus | 110,984 | 94,077 | 16,907+ |
| Undivided Prof. & Cap. Res. | 30,171 | 64,868 | 34,697- |
| Deferred Losses | 1,773 | 342 | 1,431+ |
| | \$3,598,314 | \$3,858,501 | \$260,187- |
| | | | |
| *After deduction of | | | |
| Loan Reserves | \$ 44,227 | \$ 49,091 | \$ 4,864- |
| | | | |
| Grand Total — All Banks | | | |
| in Montana | \$6,827,323 | \$7,010,789 | \$183,466- |

**Data relating to National Banks obtained from Montana National Banks

SIGNIFICANT RATIOS DERIVED FROM ABOVE DATA

| STATE BANKS | June 30, 1989 | June 30, 1988 |
|---|---------------|---------------|
| Loans and Leases as Percentage of Total Assets | 51.35% | 51.19% |
| Loans and Leases as Percentage of Total Deposits | 59.47% | 58.50% |
| Capital and Reserve a/c's as | | |
| Percentage of Total Assets | 10.14% | 9.89% |
| Capital and Reserve a/c's as | | |
| Percentage of Total Deposits | 11.75% | 11.30% |

| NATIONAL BANKS | June 30, 1989 | June 30, 1988 |
|---|---------------|---------------|
| Loans and Leases as Percentage of Total Assets | 49.18% | 47.43% |
| Loans and Leases as Percentage of Total Deposits | 58.55% | 56.62% |
| Capital and Reserve a/c's as | | |
| Percentage of Total Assets | 8.14% | 7.99% |
| Capital and Reserve a/c's as | | |
| Percentage of Total Deposits | 9.70% | 9.54% |

MONTANA STATE BANKS AND TRUST COMPANIES

| | |
|-------------|---|
| Absarokee | Yellowstone Bank (1) |
| Anaconda | First Security Bank |
| Ashland | Cheyenne Western Bank (1) |
| Baker | The Bank of Baker |
| Belgrade | Valley Bank of Belgrade |
| Belt | Belt Valley Bank (1) |
| Big Fork | Flathead Bank |
| Big Sandy | Northern Bank of Montana |
| Big Timber | Citizens Bank & Trust Co. (1) |
| Billings | First Security Bank |
| | American Bank |
| | First Bank-West Billings |
| | First Citizens Bank |
| | First Interstate Bank of Billings Heights |
| | First Interstate Bank of West Billings |
| | Montana Bank of Billings (1) |
| | Western Bank |
| | Yellowstone Bank (1) |
| Boulder | First Boulder Valley Bank |
| Bozeman | First Citizens Bank of Bozeman (1) |
| | First Security Bank |
| | Inter-West Bank of Montana |
| Bridger | Bank of Bridger |
| Broadus | Powder River Bank (1) |
| Butte | 1st Citizens Bank (1) |
| | Miners Bank of Montana |
| Cascade | Stockmens Bank (1) |
| Chester | Liberty Bank of Montana |
| Chinook | Blaine Bank of Montana |
| Choteau | Citizens State Bank (1) |
| Colstrip | First Interstate Bank |
| Columbus | The Yellowstone Bank (1) |
| Conrad | Farmers State Bank |
| | Pondera Bank of Montana |
| Culbertson | Culbertson State Bank (1) |
| Cut Bank | First Interstate Bank of Glacier Co. |
| Deer Lodge | First Security Bank |
| | Peoples Bank of Deer Lodge |
| Denton | Farmers State Bank (1) |
| Dillon | State Bank & Trust Co. |
| Dutton | Dutton State Bank |
| Ennis | First Madison Valley Bank |
| Fairview | Fairview Bank |
| Forsyth | First State Bank of Forsyth |
| | Montana Bank of Forsyth (1) |
| Fort Benton | First State Bank of Fort Benton |
| Froid | First State Bank (1) |
| Glasgow | First Security Bank of Montana |
| | *Treasure State Bank |
| Glendive | First Fidelity Bank |
| | First Security Bank (1) |
| Great Falls | Central Bank of Montana |
| | Eastside Bank of Montana |
| | First Interstate Bank of Great Falls (1) |
| | The Village Bank of Great Falls |
| | Trust Corporation of Montana |
| Hamilton | Citizens State Bank |
| | Ravalli County Bank (1) |
| Hardin | First Interstate Bank |
| | Little Horn State Bank |
| Harlem | Security State Bank |
| Havre | Citizens Bank of Montana |
| | First Security Bank (1) |

| | |
|----------------|---|
| Helena | Bank of Montana |
| | First Security Bank (1) |
| | First Trust Co. of Montana |
| | Norwest Capital Management & Trust Co., Montana |
| | The Valley Bank |
| Jordan | Garfield County Bank |
| Kalispell | First Security Bank |
| | Valley Bank of Kalispell |
| Laurel | First Security Bank (1) |
| | The Yellowstone Bank (1) |
| Lewistown | Midstate Bank of Montana |
| Lincoln | First Bank of Lincoln |
| Livingston | First Security Bank (1) |
| | Montana Bank of Livingston (1) |
| Lolo | Bitterroot Valley Bank |
| Malta | First Security Bank (1) |
| | First State Bank (1) |
| Manhattan | Manhattan State Bank |
| Miles City | First Interstate Bank |
| | First Security Bank & Trust Co. |
| Missoula | First Security Bank (1) |
| | Missoula Bank of Montana |
| | Montana Bank of South Missoula |
| | Pension Trust Co. |
| Phillipsburg | Flint Creek Valley Bank (1) |
| Plentywood | Security State Bank |
| Polson | First Citizens Bank (1) |
| | Security State Bank (1) |
| Poplar | Traders State Bank |
| Ronan | Ronan State Bank (1) |
| | Valley Bank of Ronan (1) |
| Roundup | First Security Bank |
| Rudyard | Farmers Merchants Bank of Montana |
| St. Ignatius | Lake County Bank (1) |
| Scobey | Citizens State Bank |
| Seeley Lake | First Valley Bank (1) |
| Shelby | First State Bank |
| | Toole County State Bank |
| Sheridan | Bank of Sheridan |
| Sidney | 1st United Bank (1) |
| Stanford | Basin State Bank |
| Stevensville | First State Bank |
| Superior | Montana Bank of Mineral County |
| Terry | State Bank of Terry (1) |
| Thompson Falls | First State Bank of Thompson Falls |
| Three Forks | Security Bank of Three Forks |
| Townsend | State Bank of Townsend (1) |
| Valler | Valier Bank of Montana |
| Victor | Farmers State Bank (1) |
| W. Yellowstone | First Security Bank |
| Whitefish | Mountain Bank |
| Whitehall | Whitehall State Bank |
| Worden | Farmers State Bank (1) |

(1) Members Federal Reserve Bank

***Name change effective 6-9-89**
Valley Bank of Glasgow

MONTANA NATIONAL BANKS

| | |
|-------------------|--|
| Absarokee | United Bank of Absarokee, N.A. |
| Anaconda | Norwest Bank Anaconda-Butte, N.A. |
| Baker | Montana Bank of Baker, N.A. |
| Billings | First Bank, N.A. |
| | First Interstate Bank of Billings, N.A. |
| | Norwest Bank Billings, N.A. |
| Bozeman | First Bank Bozeman |
| | Montana Bank of Bozeman, N.A. |
| Browning | Blackfeet National Bank |
| Butte | First Bank Butte, N.A. |
| | Montana Bank of Butte, N.A. |
| Chinook | Western Bank of Chinook, N.A. |
| Circle | Montana Bank of Circle, N.A. |
| Columbia Falls | First Citizens Bank, N.A. |
| | Glacier National Bank |
| Cut Bank | First National Bank |
| Dillon | Norwest Bank Dillon, N.A. |
| Ekalaka | First National Bank |
| Eureka | First National Bank |
| Fairfield | First National Bank |
| Geraldine | First National Bank |
| Glasgow | First National Bank |
| Glendive | First National Bank |
| Great Falls | First Bank, N.A. |
| | First Bank West, N.A. |
| | Norwest Bank Great Falls, N.A. |
| Harlowton | Continental National Bank |
| Havre | First Bank Havre |
| Helena | First Bank Helena, N.A. |
| | Norwest Bank Helena, N.A. |
| Hinsdale | First National Bank |
| Hysham | First National Bank |
| Kalispell | BankWest, N.A. |
| | First Interstate Bank of Kalispell, N.A. |
| | Norwest Bank Kalispell, N.A. |
| Lewistown | First Bank Lewistown |
| | Norwest Bank Lewistown, N.A. |
| Libby | First National Bank |
| Livingston | First National Park Bank |
| Miles City | First Bank Miles City |
| Missoula | First Bank-Southside Missoula, N.A. |
| | First Bank-Western Montana, N.A. |
| | First Interstate Bank of Missoula, N.A. |
| Plains | First National Bank |
| Plentywood | Montana National Bank |
| Red Lodge | Montana Bank of Red Lodge, N.A. |
| | United States National Bank |
| Richey | Richey National Bank |
| Roundup | Montana Bank of Roundup, N.A. |
| Sidney | Montana Bank of Sidney, N.A. |
| | The Richland National Bank & Trust |
| Twin Bridges | First National Bank |
| Whitefish | First National Bank |
| White Sul. Sprgs. | First National Bank |
| Wibaux | First National Bank & Trust |
| Wolf Point | Citizens First National Bank |
| | Western National Bank |

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